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MAJOR POVERTY ALLEVIATION PROGRAMMES IN HIMACHAL PRADESH: AN INTRODUCTION

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ABSTRACT

Poverty is basically a matter of having insufficient food, clothing and shelter what is the sufficient level of needs satisfaction and how is that established is a baffling question. Poverty nowadays is viewed both in absolute and relative sense. In the absolute sense, it is referred as a condition of acute physical wants-starvation, malnutrition, disease, want of clothing want of shelter and almost total lack of medical care. Relative poverty, unlike the absolute poverty is more a matter of subjective definition than of objective conditions. In such a situation a person may have everything that a normal human being requires-nourishment, clothing, shelter, entertainment, yet he may have the uncomfortable feeling that he is poor in comparison to the person next door.

KEYWORDS

poverty, wage employment, rural households, planning.

INTRODUCTION

overty and unemployment have been the bane of India since long. Their reduction has been one of the major goals of India's development planning since the beginning of the planning era in 1951-52 and the planning process has been sensitive to the needs of rural poor. Accordingly, the government of India has launched various programmes from time to time aimed at alleviation of poverty and unemployment, and creating adequate livelihood opportunities for the poor through provision of employment and public services. Poverty and employment are interrelated problems and have a two-way relation, that is, one is both the cause and effect of the other. Poverty in India is not merely an economic phenomenon but a social one as well. While poverty is outcome of multiple deprivations, its measurement has largely dealt with economic deprivation (income consumption expenditure). The poverty alleviation programmes were aimed at tackling the problems of poverty and backwardness directly by helping the weaker sections to increase their incomes through self-employment and wage paid employment. The major premise of the group-specific programmes was specific programmes was that their benefits would flow to the weaker sections because of the specificity of the target groups and target areas. We discuss here the major programmes taken up by the government with the main objective of alleviation of poverty and unemployment.¹

INTEGRATED RURAL DEVELOPMENT PROGRAMME (IRDP)

The IRDP is the most important programme that falls in the category of self-employment programmes. It is the single largest anti poverty programmes currently underway in all the community development blocks in the country. It was launched in 1978-79 in 2,300 selected blocks in the country and was extended to all the blocks in the country with effect from 2nd October 1980. It aims at providing income generating assets and self-employment opportunities to the rural poor to enable them to rise above the poverty line once and forever. The IRDP in effect seeks to redistribute assets and employment opportunities in favour of the rural poor and thereby reduce income inequality. It is a centrally sponsored scheme and is funded on 50:50 basis by the centre and the states. The IRDP beneficiaries are assisted through viable bankable projects which are financed partly by subsidy and partly by bank loans. The subsidies are provided at differential rates ranging from 25 percent to 50 percent of the capital cost of the scheme, subject to a maximum of Rs. 5,000 in Drought Prone Area Programme (DPAP) areas and Rs. 4,000 in non DPAP areas; for a Scheduled Caste/Scheduled Tribe (SC/ST) or disabled beneficiary the limit is Rs. 6000.The IRDP is implemented by an autonomous agency called the District Rural Development Agency (DRDA). As the national level, the ministry of Rural Development is responsible for the release of the central share of the funds, policy formulation, overall guidance, direction, coordination, monitoring and evaluation of the IRDP.

The ministry of rural development has provided for concurrent evaluation and impact studies of the IRDP as an aid to administer the programme effectively. The State Governments have been advised to undertaken evaluation studies from time to time to ascertain the impact of the programme and to measure the extent to which the beneficiaries have directly derived additional income and employment from the investments made under the programme. The state governments may make use of their own evaluation machinery. Wherever practicable, to undertaken concurrent evaluation and impact studies or they may entrust this work to selected academic/research institutions of standing and repute in this field.

Several all India evaluation studies of the IRDP have been carried out by the National Bank for Agriculture and Rural Development (NABARD) the Reserve Bank of India (RBI), the Programme Evaluation Organization (PEO) of the planning commission and academic institutions. The Public Accounts Committee (PAC) of the Indian parliament made some recommendations in its report about reshaping the IRDP. Some of the major inadequacies of the IRDP pointed out of the PAC report are as follows:

- 1) The per capita investment (loans plus subsidy) too low to generate enough income to bring the beneficiary family above the poverty line.
- 2) Inadequate infrastructural support for various income generating activities.
- 3) Inadequate representation of the concerned agencies on the governing body of the DRDA.
- 4) Absence of people's participation in the programmes.

The subsidies provided under the IRDP have attracted the interest of politicians wishing to divert the subsidies to their current or potential supporters. This has contributed to the low repayment rates on the loan component, since defaulters (and bank staff) are aware of the political support enjoyed by this category of beneficiaries. It has also meant that a high proportion of the beneficiaries are not below the poverty line.²

TRAINING OF RURAL YOUTH FOR SELF EMPLOYMENT (TRYSEM)

A special scheme called TRYSEN was initiated in 1979 with the principal objective of removing unemployment among the rural youth. The TRYSEM is an integral part of the IRDP and is concerned with the equipping rural youth in the age group of 18-35 years with the necessary skills that would enable them to be self-employed. Any rural youth below the poverty line is eligible for selection but preference in selection is given to scheduled caste (SC) Scheduled Tribe (ST) and women candidates. The TRYSEM training is sharply focused on traders whose products have high potential demand and can lead to sustainable IRDP projects. Initially, it was proposed to train about two lakh rural youths every year in various skills, both in the IRDP and non-IRDP areas in the country, at the rate of 40 young persons in each mandal, in every year.³

DEVELOPMENT OF WOMEN AND CHILDREN IN RURAL AREAS (DWCRA)

This programme was launched in 1982 as part of IRDP. Its aim was to empower rural women living below the poverty line by way of organizing them to create sustainable income generating activities through self-employment. It was the first programme of its kind that specifically focused on improving the quality of life of rural women.

A unique feature of the DWCRA, unlike the other IRDP components, was that along with the improvement in income, it also focused on access to health, education, safe drinking water, sanitation, nutrition, and so on. Thus it not only aimed at promoting economic development, but also facilitated social development. Other unique feature of the programme was that it emphasized group activity. It was thought that in the long run, women's empowerment depends on creation of a movement that promotes awareness and self-reliance. The DWCRA Scheme envisages the formation of groups, each consisting of 10-15 women for taking up economic activities suited to their skill, aptitude and local conditions.⁴

NATIONAL RURAL EMPLOYMENT PROGRAMME (NREP)

A large number of people in the rural areas are without assets with grossly inadequate assets and need to be provided with wage employment. The segment of rural poor which largely depends on wage employment virtually has no source of income during the lean agricultural period. The National Rural Employment Programme is conceived to take care of this segment.

Under this programme, rural works resulting in creation of durable community assets are taken up under this programme works benefiting individuals are permitted only in the case of SCs/STs bounded labourers, assignees of ceiling surplus lands, bhoodan land and the like, as an exception. The types of work that are normally taken up include social forestry works on government and community lands, work directly benefiting SCs/STs like construction of house, land development, creation of water bearing structures and minor irrigation tanks, soil and water conservation of rural roads, building, panchayat ghars, community centers and rural godowns.

Till the end of March 1981, NREP was entirely to funded by the Central Government but from April 1st 19891, the programme became a regular part of the sixth Five Year Plan and bow it is being implemented as a centrally- sponsored scheme on 50:50 basis, the centre aiding the state to the extent of 50 percent only. This programme has replaced in the Food For Work Programme which was being implemented for the last many years. It aims at generating 300 to 400 million man days of employment in the rural area in every year. The main objective of NREP is to provide gainful employment and strengthening of rural infrastructure and improve of nutritional standards of those who are living below the poverty line.⁵

JAWAHAR ROZGAR YOJANA (JRY)

The JRY was the single largest wage employment programme implemented in all the villages of the country through the PRIs. The JRY was launched in April 1989, after merging the then ongoing two wage employment programmes i.e. National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEGP). The main objective of JRY was to provide additional gainful wage employment to unemployment persons in the rural areas during the lean agricultural seasons. The JRY was targeted at people living below the poverty line. The expenditure under the programme was shared between the centre and states in the ration of 80:20. The main features of the JGSY were:

- Creation of rural infrastructure;
- Implementation of JGSY entirely by village panchayats;
- > Direct channelstion of funds to the village panchayats through the DRDAs/Zila Panchayats;
- Vesting in the village panchayats the sole authority for preparation of Annual Action Plan (AAP) and its implementation with the approval of Gram Sabha;
- Employment of the Gram Sabha to approve the schemes;
- Wage employment restricted to Below Poverty Line (BPL) Families;
- > 30 percent of the employment opportunities reserved for women;
- > Delegation of administrative power to panchayats to suitably adjust the 60:40 wages material ratio for buildings demand driven rural infrastructure;
- > Authorization of the gram sabhas to undertaken social audit;
- Assignment of responsibility to DRDA/Zila Parishads for overall guidance, supervision and monitoring and periodical reporting.⁶

EMPLOYMENT ASSURANCE SCHEME (EAS)

The Employment Assurance Scheme was launched on 2nd October 1993 in 1775 identified backward blocks situated in drought prove, desert, tribal and hill areas, in which the revamped public distribution system was in operation. Subsequently, the scheme was extended to additional blocks which include the newly identified Drought Prone Area Programme (DPAP) Desert Development Programme (DDP) blocks, Modified Area Development Approach (MADA) blocks having a larger concentration of tribals, and blocks in flood prone areas of Uttar Pradesh, Bihar, Assam and Jammu & Kashmir. In addition, 722 non EAS blocks previously covered under second stream of Jawahar Rozgar Yojana (JRY) were also brought under the EAS. The EAS has universalized to cover all the rural blocks in the country w.e.f. lst April 1997.

The main objective of EAS is to provide about 100 days of assured casual manual employment during the lean agricultural season, at statutory minimum wages, to all the persons above the age of 18 years and below 60 years who need and seek employment on economically productive and labour intensive social and community works. The works are to be selected, by the District Collector and implemented through the line departments in such a manner that the ration of wage to the non-wage component would stand at 60:40. Sectoral norms for execution of various works are watershed development (50 percent) and agro-horticulture, minor irrigation works (10 percent) in DPAP and DDP blocks or water and soil conservation including afforestation, agro horticulture and silvipasture (40 percent) and minor irrigation works(20 per cent) in non-DPAP/non DDP blocks.⁷

MILLION WELLS SCHEME (MWS)

The million wells scheme (MWS) was launched at a sub scheme of the National Rural Employment Programme (NREP) and the Rural Landless Employment Guarantee Programme (RLEGP) during the year 1988-89. After the merger of two programmes in April 1989 into the Jawahar Rozgar Yojana (JRY), the MWS continued as a sub-scheme of JRY till December 1995. The MWS was delinked from JRY and made in to an independent scheme w.e.f. 1st January 1996.

The scheme was primarily intended to provide open irrigation wells, free of cost, to individual, poor, small and marginal farmers belonging to Scheduled Castes/Scheduled Tribes and freed bounded labourers with a 20 percent earmarking of JRY funds. Tube wells and bore wells are not permitted under the scheme. Wells are not feasible due to geological factors, other minor irrigation works can be undertaken such as irrigation tanks, water harvesting structures as also development of land belonging to small and marginal farmers.

From the year 1993-94 the scope of the MWS has been enlarged to cover non-scheduled castes/non-scheduled tribes, small and marginal farmer's tribes, small below the poverty line and are listed in the IRDP register of the village. The sectoral earmarking which was 20 percent upto 1992-93 had also been raised to 30 percent from 1993-94 with the stipulation that the benefits to non-scheduled castes/scheduled tribes would not exceed one third of the total funds utilized during the year.⁸

NATIONAL SOCIAL ASSISTANCE PROGRAMME (NSAP)

The National Social Assistance Programme (NSAP) came into effect from, 15th August 1995. The programme represent a significant step towards the fulfillment of the Directive Principles in Articles 41 and 42 of the constitution through the enunciation of a National Policy for social assistance/benefit to poor-households, in the case of old age death of the primary bread winner and maternity. It is centrally sponsored scheme with 100 percent central assistance provided to States/ UTs. The programme has three components: namely (i) National Old Age Pension Scheme (NOAPS), (ii) National Family Benefit Scheme (NFBS); and (iii) National Maternity Benefit Scheme (NMBS), which are targeted at people living below the poverty line.

Under the National Old Age Pension Scheme (NOAPS), old age pension of Rs. 75 per month is provided to persons of 65 years and above who are destitute. The National Family Benefit Scheme (NFBS) provided lump sum family benefits to the bereaved household in case of the death of the primary bread winner an amount

of Rs. 5000 is provided in case of death due to natural causes and Rs. 10,000 in case of accidental death. The scheme is applicable to all the eligible persons in the age group of 18 to 64.

Under the National Maternity Benefit Scheme (NMBS) there is a provision for payment of Rs. 300 per pregnancy to women belonging to poor households for prenatal and post-natal maternity case up to the first two live births. This benefit is provided to eligible women of 19 years and above.⁹

PRADHAN MANTRI GRAM SADAK YOJANA (PMGSY)

The Pradhan Mantri Gram Sadak Yojana, was launched in December 2000, to provide road connectivity to 1.6 lakh unconnected habitations with population of 500 persons or more (250 in case of hilly desert and tribal areas) in the rural areas by the end of the Tenth Five Year Plan period. It is being executed in all the states and UTs. Although the initial estimates indicated a requirement of Rs. 60,000 crore for the programme, the present indications are that about Rs. 1,30,000 crore will be needed for achieving the intended connectivity. As per the budget announcements of 2003-04 the diesel cess, which is the source for funding the programme, was increased from Rs. 1 per litre to Rs. 1.50 litre, in order to provide additional funds for the programme. Since the inception of the programme project proposals for Rs. 14, 417 crore have been cleared and 88,685 kms. of rural roads have been taken up under this programme 20,740 road works had been completed till March 2004, and an expenditure of Rs. 6,547 crore has been incurred by the states/UTs. The National Rural Roads Development Agency (NRRDA) registered under the societies Registration Act provides operational and management support for the programme. ¹⁰

ANNAPURNA SCHEME

A new scheme 'Annapurna' 100 per cent centrally sponsored scheme was launched by the Government of India, Finance Minister, Mr. Yashwant Sinha during April 1999-2000. The Scheme would provide food security in indigent senior (above 65 years) who have no income of their own and none to take care of them. The salient features of the scheme are:

- > The Scheme would provide 10 kg of foodgrains per month free of cost from fair price shop to all indigent senior citizens who are eligible for 'Old Age Pension' under National Old Age Pension Scheme (NOAPS) but are presently not receiving it.
- > The total number of beneficiaries would not exceed 20% of the Old Age Pensions within a state.
- > Department of Rural Development under the ministry of rural Development will have the nodal responsibility of implementing/monitoring the scheme and will determine the amount of central Assistance to be released State wise to the State Food and Supplies Department, who will then coordinate with FCI and other agencies concerned.
- > The State Department of Public Distribution (DPD) will be the nodal agency concerned.
- > Gram Panchayat will be required to identify, prepare and display a list of such persons after giving wide publicity.
- The Food Corporation of India (FCI) will be required to maintain a separate account and intimate the actual living of food grains every month to the Rural Development Department.
- A provision of Rs 100 crore has initially made in plan Budget (2000-2001)
- > This measure to provide food Security will not only tide one the present problem of rising stocks but will be the stepping stones for a long term grain policy.

 11

INDIRA AWAS YOJNA (IAY)

Housing is one of the basic requirements for human survival. For a normal citizen owning a house provides significant economic and social security and status in society. For a shelter less person a house brings about a profound social change in his existence. Certain incentives were undertaken by the Government of India (GOI) to provide the financial assistance for the construction of houses by the rural poor people. Accordingly, Indira Awas Yojna (IAY) was launched by the Government of India during 1985. The objective of IAY is primarily to help construction of dwelling units by members of SCs/STs, non SC/ST rural poor below the poverty line by providing them with grant in aid.

IAY operates as a 100 percent subsidized centrally sponsored programme with the sources being shared on 75.25 basis between centre and the states. Funds under the scheme allocated to the States/UTs are further distributed to the districts in proportion the SC/ST population in the year 1999-2000, the provision for giving financial assistance for up gradation of existing kachha houses of the eligible beneficiaries have been included. Allocation for the purpose is made separately out of total allocation under this programme. Amount of assistance for up gradation is limited in Rs. 10,000 in each case.

AIMS AND OBJECTIVES OF INDIRA AWAAS YOJANA (IAY)

Aim of Indira Awaas Yojana (IAY) is to provide financial assistance to the rural poor living below the poverty line (BPL) for construction of a house.

ELIGIBLE FAMILIES TO GET ASSISTANCE UNDER IAY

BPL rural households of Scheduled Castes, Scheduled Tribes, Non-Scheduled Castes and Non-Scheduled Tribes, Physically and mentally challenged persons, minorities who have shortage of house are eligible to get assistance under the scheme.

- > The beneficiaries should be involved to construct their house.
- > They may make their own arrangements for procumbent of construction material, engage skilled workman and also contribute family labour.
- ➤ Beneficiary is free to construct IAY house of his own choice. 12

RAJIV AWAS YOJANA (RAY)

AIMS AND OBJECTIVES OF THE SCHEME

- Like Indira Awaas Yojana, the main objective of the Rajiv Awaas Yojana is to provide the financial assistance to the rural poor living Below the Poverty Line (BPL) for construction of a house.
- This scheme is being implemented on the analogy of IAY.

FUNDING

Under Rajiv Awaas Yojana (RAY), 100% funds are sanctioned by the State Government.

FINANCIAL ASSISTANCE

- The financial assistance of Rs. 75000/- is being provided under the scheme w. e. f. 01.04.2013.
- Loan up to Rs. 20,000/- can be availed by the beneficiary under Differential Rate of Interest (DRI) Scheme (4%)
- The funds of the beneficiaries are released in three installments on the pattern of IAY.
- > The beneficiaries of RAY can also avail the benefits under NBA and MGNREGA in addition to amount of Rs. 75,000/-.

TARGETS

- The targets under the scheme are fixed as per budget allocation conveyed by the state.
- SC/ST targets are fixed as per budget allocation under SCSP and TSP.

SELECTION PROCEDURE

- > Under Rajiv Awaas Yojana, the selection of the beneficiaries is done by the Gram Sabha on year to year basis as per targets.
- The benefits of the scheme are admissible to rural eligible BPL families having shortage of houses.

DESIGN/SPECIFICATION OF HOUSE

- > The construction of house is on the choice of the beneficiaries hence, there is no specified design for the construction of house under Rajiv Awaas Yojana (RAY).
- As per guidelines, the house should be environment friendly/innovative disaster resistant.¹³

NATIONAL FOOD FOR WORK PROGRAMME (NFFWP)

Duly taking cognizance of the need for alleviating the chronic problems of rural poverty and unemployment, and reducing the inter-regional disparities in economic growth and development in India, the planning commission designed and launched in 2004-2005 a new programme, called the Food For Work Programme(NFFWP). It identified 150 most backward districts in India on the basis of incidence of poverty as indicated by the proportion of Sc/St population, agricultural productivity per workers and agricultural wage rate. Most of the districts identified are tribal dominated districts. The main objective of the NFFWP is to generate supplementary wage employment and provide food security through the creation of need-based economic, social and community assets. This is to be done through the provision of additional resources, over and above the resources available and the SGRY, to the identified districts of the country. The NFFWP is a 100 percent centrally sponsored scheme. A five year perspective plan was prepared for each of the 150 districts.¹⁴

DROUGHT PROVE AREAS PROGRAMMES (DPAP)

It was started as an Integrated Area Development Programme in 1973. The three core components of DPAP were: soil and water conservation and land shaping; afforestation and pasture development, and water resources development. The major drawbacks of the programme were lack of planning and linkage with the on-going schemes of the state plan, the non-availability of infrastructural facilities and unorganized local level participation of the poor.

COMMAND AREA DEVELOPMENT PROGRAMME (CADP)

CADP was launched in 1975 as a centrally sponsored scheme in 50 selected irrigated projects of 13 states identified in consultation with the state government. Its main objective was to ensure a faster and better utilization of irrigation water in selected major and medium irrigation projects in the country.

CADP covered broadly on farm development works which include construction of field channels and drains, land leveling and shaping wherever necessary, farm roads, introduction of Warabandi and development of groundwater for conjunctive use. The programme brought about increase in production and a significant increase in productivity of some crops. But slow pace of implementation, lack of adequate financial and organization support for maintenance of the works, unwillingness of farmers to provide land for CAD activities, problems of floods affecting CAD works were the main shortcomings of this programme.

DESERT DEVELOPMENT PROGRAMME (DDP)

On the recommendations of the National Commission on agriculture, the DDP was launched in 1977-78. The following activities were undertaken; afforestation; grassland development and sand dune stabilization; optimum exploitation and conservation of ground water; construction of water harvesting structures; rural electrification or energizing tube wells and pump-sets and; development of agriculture, horticulture and animal husbandry suited to the agro-climate conditions of the area. The programme was implemented with 100 percent central assistance. The performances of the programme indicated that targets were not fulfilled in several states.

WHOLE VILLAGE DEVELOPMENT PROGRAMME (WVDP)

The National Commission on Agriculture recommended the adoption of a whole village approach to development to increase the growth potential of the villages. The core idea was to deal with the village problems in their totality with a package of practices so that all the segments of development activities might be woven into an integrated whole. The programme consisted of the following components consolidation of holdings; overall and development plan for maximizing water control and moisture preservation in dry areas; maximizing irrigation support subject to per acre maximum limit of investment based on the need to repay investment credit by extra production; and cropping programme for the village for the best use of irrigation and for ensuring the best control of irrigation and drainage.¹⁵

ANTYODAYA ANNA YOJANA (AAY)

The AAY commenced in the year to provide food security to the poorest of the poor. The selected families under this programme, in each village are given a special Antyodaya Card, with which they can claim grain from the Fair Price Shops (FPS) or ration shops, the local outlet of the Public Distribution System. ¹⁶

ATAL AWAAS YOJANA (AAY)

This is a State Plan housing scheme which is being implemented on the pattern of Indira Awaas Yojana.

MATRI SHAKTI BIMA YOJANA

Matri Shakti Bima Yojana scheme covers all the women living below the poverty line within the age group of 10-75 years. The scheme provides relief to family members/insured women in case of their death or disability arising due to any kind of accident, surgical operations like sterilization, mishape at the time of child birth/delivery drowning washing away in floods, landslide, insect bite and snakebite etc. The scheme also gives benefit to a married woman in case of accidental death of her husband. Under this scheme, women are given assistance @ Rs. 50,000/- in cases of incidents of 100% disability and partial disability.¹⁷

NATIONAL RURAL HEALTH MISSION (NRHM)

The National Rural Health Mission was launched on April 12, 2005 to provide accessible, affordable and accountable quality health services to the poorest household in the remotest rural regions.

The thrust of the mission was on establishing a fully functional community owned, decentralized health delivery system with inter-sectoral convergence at all levels, to ensure simultaneous action on a wide range of determinants of health like water, sanitation, education, nutrition, social and gender equality. Under the NRHM, the focus was on a functional health system at all levels, from the village to the district.

NRHM has successfully provided a platform for community health action at all levels. Besides merger of departments of health and family welfare in all states, NRHM has successfully moved towards a single state and district level health society for effective integration and convergence. Through a concerted effort at decentralized planning through preparation of District Health Action Plans, NRHM has managed to bring about intra-health sector and inter-sectoral convergence for effectiveness and efficiency. In all the states, specific health needs of people have been articulated for local action.

JANANI SURAKSHA YOJANA (JSY)

To change the behaviour of the community towards institutional delivery, the Government of India, under NRHM in 2005, modified the National Maternity Benefit Scheme (NMBS), from that of a nutrition-improving initiative to the JSY. The scheme has the dual objectives of reducing maternal and infant mortality by promoting institutional deliveries.

Though the JSY is implemented in all states and UTs, its focus is on states having low institutional delivery rate. The scheme is 100 percent centrally sponsored and integrates cash assistance with maternal care. It is funded through the flexi-pool mechanism.

While the JSY scheme is meant to promote institutional delivery, it has to take two critical factors into account, one being that India does not have the institutional capacity to receive the 26 million women giving birth each year, and the other being that around half of all maternal deaths occur outside of delivery, during pregnancy, abortions and postpartum complications. If institutions are preoccupied with handling the huge numbers of normal child births, there will be inevitable neglect of life threating complications faced by women. They will be compelled to vacate beds in the shortest time. Consequently, complications during pregnancy and after child birth will not be given attention. Second, JSY money sometimes does not reach hospitals on time, and as a result, poor women and their families do not receive the promised money.¹⁸

SWARNJAYANTI GRAM SWAROZGAR YOJANA (SGSY)

Persistent efforts made by the government to fine-tune the self-employment programmes during various plan periods yielded some new concepts that emerged at various times and got consolidated. The need to integrate the cluster approach, capacity building, skill up-gradation, infrastructure including marketing development and technology penetration were felt more acutely with every passing year. Emphasis also was necessary to be laid on micro enterprise development with effective forwards and backwards linkages, so as to ensure best returns on the investment.

OBJECTIVES OF SGSY

SGSY is a major ongoing programme for the self-employment of rural poor. The programme was started from 1st April 1999 after restricting the erstwhile Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Supply of Toolkits in Rural Areas (SITRA) and Ganga Kalyan Yojana (GKY), besides million wells scheme (MWS).

The basic objective of the SGSY is to bring the assisted poor families (Swarozgaris) above the poverty line by providing them income generating assets through a mix of bank credit and governmental subsidy. The programme aims at establishing a large number of micro enterprises in rural areas based on the ability of the poor and potential of each area.

SGSY was launched to bring the assisted poor families above the poverty line by ensuring appreciable sustained level of income over a period of time. This objective was to be achieved by organizing the rural poor into self-help groups (SHGs) through the process of social mobilization, their training and capacity building and provision of income generating assets. The SHG approach helps the poor to build their self-confidence through community action. Group processes and collective decision were to enable them in the identification and prioritization of their needs and resources. This process would ultimately lead to the strengthening and socio-economic empowerment of the rural poor as well as improve their collection bargaining power.

FUNDING PATTERN

SGSY is financed on 75:25 cost sharing basis between the Centre and the States.

SOCIAL MOBILIZATION OF THE POOR

A major shifts of the SGSY from the erstwhile programmes is in terms of its emphasis of social mobilization of the poor. The programme focuses on organization of the poor at grass roots level through a process of social mobilization for poverty eradication. Social mobilization enables the poor to build their own organizations into self-help-groups (SHGs), in which they participate fully and directly and take decisions on all issues that will enable them to cross the poverty line.

A SHG may consist of 10-20 persons belonging to families below the poverty line. A person should not be a member of more than one group.

INTEGRATED WATERSHED MANAGEMENT PROGRAMME (IWMP)

The Government of India has launched new guidelines namely "Common guidelines for Watershed Development Project", which have been made applicable to all watershed development projects implemented by various ministries and departments in government of India w.e.f. 01-04-2008. Under this programme total 110 new watershed projects have been sanctioned by the Government of India with a total cost of Rs. 885.08 crore for the development of 590056 hectare rainfed area in all the districts of the state during 2009-10, 2010-11 and 2011-12. These projects are being funded on 90:10 basis between centre and the state governments respectively.¹⁹

SUPPLY OF IMPROVED TOOLKITS OF RURAL ARTISANS (SITRA)

Launched in July 1992, as a sub-scheme of IRDP in selected districts, this scheme has since been extended to all the districts of the country. Under this scheme, a variety of crafts persons, except weavers, trailors, needle workers and beedi workers, and supplied with a kit of improved hand tools within a financial ceiling of Rs. 2000, of which the artisans have to pay 10 percent and the remaining 90 percent is a subsidy from the Government of India. The supply of power driven tools, subject to a ceiling of Rs. 4500, is also permitted under this scheme. Beyond this, any additional finance required by the artisans can be provided through loans under IRDP. The rural artisans are trained under TRYSEM for which an age relaxation has been provided to them.²⁰

RASHTRIYA SWASTHYA BIMA YOJANA RSBY

The RSBY was formally launched on 1st October 2007. All workers in the unorganized sector who come in the category of BPL and their families will be covered under the scheme. The scheme also has a provision of smart cards to be issued to the beneficiaries to enable cashless transaction for health care. The total sum insured is Rs. 30,000 per family per annum, with the government of India contributing 75 percent of the annual estimated premium amount of Rs. 750, subject to a maximum of Rs. 565 per family per annum, while the State Governments are expected to contribute 25 percent of the annual premium as well as any additional premium. The cost of the smart card would also be borne by Central Government.

The effectiveness of the poverty alleviation programmes in targeting the poor and alleviating poverty has been a mixed bag of success in some the states and failure in other states. Variations in effectiveness are largely due to efficiency or otherwise of the implementing machinery, that is, the delivery system, strengths of the PRIs, existence of non-existence of community based organizations of people and initiative and innovativeness of the states in evolving approaches and institutional arrangements in harmony with the ground conditions. In the block of northern states where the concentration of poverty is high, and which have also generally not done well in terms of economic growth, the implantation of poverty alleviation programmes has been weak. Andhra Pradesh and Kerala, on the other hand, have evolved very effective institutional models for poverty alleviation efforts.²¹

CENTRALLY SPONSORED RURAL SANITATION PROGRAMME (CRSP)

Rural sanitation is another area is which initiative has been taken thoroughly. CRSP which was launched in 1986 was reconstructed in 1999. It encompasses personal hygiene, home sanitation, safe water and garbage and waste water disposal. The main components of this programme are: construction of individuals sanitary latrines for household below poverty line with subsidy where demand exists; assistance in setting up of sanitary marts, establishing sanitary complexes exclusively for women; encouraging locally suitable and acceptable models of latrines; promoting total sanitation of village through construction of drains and soakage pits for liquid and solid waste disposal. The reconstructed CRSP moves away from the principle of state-wise allocation. It is primarily based on poverty criteria to a demand driven approach in a phased manner.²²

MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT ACT

The Mahatma Gandhi National Rural Employment Guarantee Act was notified by the government of India on Sept., 2005 and was made effective w.e.f. 2nd Feb, 2006. The salient feature of the scheme is to provide for the enhancement of the livelihood security of the households in rural area by providing 100 days of the guaranteed wage employment in every financial year to every household whose adult members volunteer to do unskilled manual work. The Act further aims at creating durable assets and strengthening the livelihood resource base of the rural household. The choice of works suggested in the Act address causes of chronic poverty like drought, deforestation, soil erosion, so that the process of employment generation is on a sustainable basis. The significance of MGNREGA lies in the fact that it creates a right-based frame work for usage employment programmes and makes the government legally bound to provide employment to those who seek it. In this way the legislation goes beyond providing a social safety net, and towards guaranteeing the right to employment. By prioritizing natural resources management and emphasizing the creation of durable assets, it holds the potential of becoming a growth engine for sustainable development of agriculture based economy.²³

CONCLUSION

Many programmes have been implemented by the Center as well as State Government for the eradication of rural poverty. Here, it is important to distinguish between policy, programme and project. Policy is a comprehensive term. It has to be translated into a number of programmes before it can be implemented. A project is highly specific. A programme may consist of several projects. Government has initiated, sustained and refined many rural development programmes under different five years plans. In the beginning, the programmes were started for the benefit of rural society as a whole, i.e. Community Development Programme. But with the passage of time, these programmes took political tones and became a slogan, i.e. *Garibi Hatao*. A separate ministry for rural reconstruction was created in the year 1979 and it was renamed as Rural Development Ministry in 1982.

If one looks at the objectives of the programmes, one notices that these could broadly fall into: income generation, growth, target development, area development, educational development and welfare.

The practical evidence suggests that planners do view implementation as the process of translating written policies into action, but the context in which this translation is both centrally constrained takes place and locally variable. Central constraints are exercised through control of finance, administrative structure, and legislative power. Within these bounds, however there is a sufficient discretion for action to differ according to the political prescriptions of individual county authorities. Although there is a kind of consensus among these prescriptions- basically restricting policy and action to land-use activities centering around key settlement policies. Some countries have pursued wider objectives, involving some dispersal of investment.

The evidence presented here of planner's experience of implementation problems focuses on inter-agency conflicts. It might be expected that intra organization tensions will also contribute to tensions ovary policy and action but such factors are unlikely to emerge in a survey of this type. Giving the inter agency theme it is to be expected that prescriptions for overcoming implementations problems look to a five-tuning of localized co-ordinate management, although more radical suggestions for restructuring the nature of the interventionist planning by removing central-government constraints of finance and power were also part of the currency of planners perceptions.

To ensure that the development is in consonance with the people's wishes and aspirations, now emphasis is towards participatory model and people oriented development by involving them in the process. What is needed is a long-term comprehensive integrated national policy and planning.

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